

**“AN EVALUATION OF THE
PERFORMANCE OF AMBEDKAR DEVELOPMENT
CORPORATION”**

- A CASE STUDY OF SHIVAMOGGA DISTRICT IN KARNATAKA

MINOR RESEARCH PROJECT

BY

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SAMMARY OF THE REPORT

CHAPTER 5

FINDINGS, SUGGESTIONS AND CONCLUSIONS

5.1 Introduction

In this chapter the major findings, suggestions and conclusion of the study are presented. The main purpose of the study is to understand the benefits of various ADC schemes. For this, collections of the background information about the beneficiaries will help in knowing how the impact of ADC schemes influenced in beneficiaries. For this purpose the data collected through the questionnaire, personal interview and observation. The investigator has analysed the data collected and has drawn certain findings.

Survey Finding:

As per the details provided by ADC as internal with the beneficiaries' by researcher is as follows.

a. Self Employment:-

- i. There are 755 beneficiary under this scheme out of which 445 are male 310 are female beneficiary.
- ii. Total loan availed in 2012-13 t 2014-15 is Rs. 174.09 lakhs.

2. ISB Scheme

There are 122 beneficiaries under this scheme out of which 675 are male and 311 are female beneficiaries.

Total loan availed in 2012-13 to 2014-15 is Rs. 114.39 lakhs.

3. Micro Finance Scheme

There are 1427 beneficiaries under this scheme out of which 1427 are female beneficiaries only

Total loan availed in 2012-13 to 2014-15 is Rs. 214.00 lakhs

4. Loan Purchase Scheme

There are 26 beneficiaries under this scheme out of which 26 beneficiaries are female beneficiaries only.

Total loan availed in 2012-13 to 2014-15 is Rs. 39.57 lakhs.

5. Direct loan Scheme

- i. There are 254 beneficiaries under this scheme, out of which 147 are male and 107 are female beneficiaries
- ii. Total loan availed in 2012-13 to 2014-15 is Rs. 178.25 lakhs.

6. Bore-well scheme

- i. There are 516 beneficiaries under this scheme out of which 330 are male and 186 are female beneficiaries
- ii. Total loan availed in 2012-13 to 2014-15 is Rs. 244.00 lakhs.

5.2 Suggestions:

The schemes of ADC are fairly successful in achieving its objectives and can be improved to make the implementation of the schemes more effective. Based on the details provided in the survey report, the following recommendations may be considered:-

1. The loan amount of ADC schemes may be revised from time to time depending on the changing conditions.
2. Annual targets can be achieved only by advertising the benefits of the schemes to the SC population effectively.
3. Efforts are to be made to sanction of loans to the beneficiaries in a stipulated time limit.

4. It is also suggested the time gap between submission of application and disbursement of loan, awareness be created among the beneficiaries about the documentation needed for sanction/disbursement of loan. A specimen of filled on application form with required enclosures may be supplied to the applicant and ADC official help in filling the form.
5. During the survey, it was observed that the beneficiaries launched in-depth knowledge about the successful operations of their activities. It is suggested that proper training/awareness be provided to all those beneficiaries who have been save forced loans under ADC schemes.
6. ADC may undertake Dist/Taluk wise survey to identify the economically weaker genuine beneficiaries and help them by giving loans well in time.
7. Efforts should be made convenience the beneficiaries to repay the loans well on time.
8. Education of the SC/ST: It is found majority of the SC/ST are illiterate, so government must provide them free and compulsory education.
9. Skills: Marketing functionaries require a special and experience in the field of market. So it is suggested that to proper training should be provided to SC/ST by mean of which they will increase their business and economic conditions.
10. Finance : SC/ST are facing the problems of scarcity to finance for their business. So it is suggested that bank to other amount institutions must provide loan to SC/ST on low rate of interest to reduce their financial problems.
11. Fixed land: In the city many SC self employee problems beneficiaries are facing problems of fixed land for operation of their business, so it suggested that government or marginal authorities of the District more provide them a fixed land for their business.
12. Transport: Transport plays an important role, to transport SC/ST people do not have good transport cheapest means of transportation and will help the poor SC/ST in the village.

13. The project cost/loan amount of Ambedkar Development Corporation Schemes may be revised from present level of Rs. 1,00,000/-. In view of increase in various complements of project cost.
14. The existing schemes as well as priority of low cost services should be continued. The financing should be done keeping in view the overall viability of the project as well as the capabilities to generate additional employment and economic and social development of the beneficiary.

5.3 Conclusion

The constitution of India provides certain special constitutional safeguards for the welfare of Scheduled Castes and Scheduled Tribes and other weaker sections of the population, so that they could take their rightful place in community. As citizens of the Republic of India, they are fully entitled to certain rights and privileges, which were denied to them in the past on the ground of Caste system and the practice of Untouchability. Keeping in view, the Constitutional mandate, The Government of Karnataka, through Social Welfare Department, formulated various programmes and schemes for the upliftment of Scheduled Castes and Scheduled Tribes (hereinafter mentioned as SC & ST) especially for their socio-economic and educational advancement from the year 1956 onwards.

To implement various schemes and programmes, both Central and State Government provide funds. Though some of the schemes are funded either wholly or partly by the Central Government through the Special Central Assistance, centrally sponsored Schemes under Special Component plan and Tribal Sub Plan, majority of the schemes are funded and implemented by State Government alone.

The problem of social and economic development especially of Scheduled Castes has become a challenge before the country.

Financial assistance through ADC in Karnataka to the SC/ST has helped them to improve their social and economic conditions.

Financial assistance through different schemes to them have benefitted and improved their economic conditions.

The different schemes like self employment scheme, ISB Scheme, Micro system Scheme, Direct loan scheme, Land Purchase Scheme , etc., sponsored by State Government and Central government have been properly implemented by the authorities.

The schemes have successfully proved the achieving objectives of uplifting the social and economic conditions of downtrodden people of the society (SC/ST) as mentioned in the Directive Principles of State Policy of Indian Constitution.

